

DECLARATION

As a below named inventor Teclare that:

My residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first and sole
inventor (if only one name is listed below) or an original, first and joint inventor (if plural inventors are named below) of the subject
matter which is claimed and for which a patent is sought on the invention entitled: AUTOMATED GROUP PAYMENT the
specification of which is attached hereto or X was filed on October 26, 2001 as Application No10/045,633 and
was amended on (if applicable).
I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any
amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in Title 37,
Code of Federal Regulations, Section 1.56. I claim foreign priority benefits under Title 35, United States Code, Section 119 of any
foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent

or inventor's certificate having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Country	Application No.	Date of Filing	Priority Claimed Under 35 USC 119

Application No.	Date of Filing	Status
PCT/US01/22,179	07/11/01	pending
09/613,615	07/11/00	pending

Full Name of Inventor 1:	Last Name: NEOFYTIDES	First Name: CHERYL	Middle Name or Initial:	
Residence & Citizenship:	City: Floral Park	State/Foreign Country: New York	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 319 Tulip Avenue	City: Floral Park	State/Country: Postal Code: New York 11001	
Full Name of Inventor 2:	Last Name: BAIG	First Name: AAMER	Middle Name or Initial: Ali	
Residence & Citizenship:	City: Forest Hills	State/Foreign Country: New York	Country of Citizenship: India	
Post Office Address:	Post Office Address: 111 - 32 76th Avenue, Apt. 3J	City: Forest Hills	State/Country: New York	Postal Code: 11375
Full Name of Inventor 3:	Last Name: KARAS	First Name: PETER	Middle Name or Initial:	
Residence & Citizenship:	City: Lakewood	State/Foreign Country: Colorado	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 115 Flower Street	City: Lakewood	State/Country: Colorado	Postal Code: 80226

Full Name of	Last Name:	First Name: JAMES	Middle Name or In	nitial:
Inventor 4: Residence &	COWELL City: Littleton	State/Foreign Country: Colorado	Country of Citizenship: United States	
Citizenship: Post Office	Post Office Address: 2509 West Long Circle	City: Littleton	State/Country: Colorado	Postal Code: 80120
Address: Full Name of	Last Name: YODER	First Name: JAMES	Middle Name or Initial: R.	
Inventor 5: Residence &	City:	State/Foreign Country: Illinois	Country of Citizenship: United States	
Citizenship: Post Office	Chicago Post Office Address: 1902 West Henderson	City: Chicago	State/Country: Illinois	Postal Code: 60657
Address: Full Name of	Last Name: GOLUB	First Name: MATT	Middle Name or Initial: F.	
nventor 6: Residence &	City: Tera Fly	State/Foreign Country: New Jersey	Country of Citizenship: United States	
Citizenship: Post Office Address:	Post Office Address: 276 Highwood Avenue	City: Tera Fly	State/Country: New Jersey	Postal Code: 07670

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature of Inventor 1	Signature of Inventor 2	Signature of Inventor 3
Cheryl Neofytides Cheryl Neofytides	Aamer Ali Baig Date	Peter M. Karas Date
Signature of Inventor 4	Signature of Inventor 5	Signature of Inventor 6
James E. Cowell	James R. Yoder	Matt F. Golub
Date	Date	Date

Attorney Docket No.: 020375-000210US Client Ref. No.:

PTO/SB/01A (10-00) Approved for use through 10/31/2002. OMB 0651-0032

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DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

As the below na	ımed invento	r(s), I/we declare that:			
This declaration	is directed to):			
	☐ The attached application, or				
	\boxtimes	Application No. 10/	045,633 , filed on October 26, 2001,		
		as amended or	ı (if applicable);		
I/we believe tha for which a pate	t I/we am/are nt is sought;	the original and first i	nventor(s) of the subject matter which is claimed and		
I/we have revie claims, as amer	ewed and un ided by any a	derstand the content mendment specifically	s of the above-identified application, including the y referred to above;		
known to me/us which became	to be materia	al to patentability as d tween the filing date	d States Patent and Trademark Office all information efined in 37 CFR 1.56, including material information of the prior application and the National or PCT pplication, if applicable; and		
information and knowledge that	belief are be willful false s	elieved to be true, an statements and the li	owledge are true, all statements made herein on d further that these statements were made with the se are punishable by fine or imprisonment, or both, dity of the application or any patent issuing thereon.		
FULL NAME OF	INVENTOR(S	S)			
Inventor 1	Chen	/I L. Neofytides	Date:		
Signature:			Citizen of: United States		
Inventor 2	/i Aame	er Ali Baig	Date: 5-24-02		
Signature:	Hiric.	by -	Citizen of: India		
	· · · · · · · · · · · · · · · · · · ·				
Inventor 3	Peter	M. Karas	Date:		
Inventor 3 Signature:	Peter	M. Karas	Date: Citizen of: United States		
		M. Karas			

Additional inventors are being named on form(s) attached hereto.

Burden Hour Statement: This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is used by the public to file (and the PTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is estimated to take 1 minute to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

Client Ref. No.:

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DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76) – ADDITIONAL INVENTOR(S) Supplemental Sheet

(Total of 2 forms are submitted.)

FULL NAME OF	- INVENTOR(S)	
Inventor 5:	James R. Yoder	Date:
Signature:		Citizen of: United States
Inventor 6:	Matt F. Golub	Date:
Signature:		Citizen of: United States
		
Inventor 7:		Date:
Signature:		Citizen of:
Inventor 8:		Date:
Signature:		Citizen of:

Burden Hour Statement: This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is used by the public to file (and the PTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is estimated to take 1 minute to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231, DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231. DE 7054235 v1



DECLARATION

As a below named inventor, I declare that:

inventor (if on	ly one name is listed belo	w) or an original, first and j	oint inventor (if plural in	ieve I am the original, first and aventors are named below) of to ATED GROUP PAYMENT	he subject
specification of		hereto or X was filed on		plication No. 10/045,633	ine and
amendment re Code of Feder foreign applica	ferred to above. I acknown all Regulations, Section 1. ation(s) for patent or investigation.	ledge the duty to disclose in 56. I claim foreign priority	nformation which is mate benefits under Title 35, of and have also identified	the claims, as amended by any erial to patentability as defined United States Code, Section 11 d below any foreign applications claimed.	in Title 37, 9 of any
Prior Foreign	Application(s)				
	Country	Application No.	Date of Filing	Priority Claimed Under 35 USC 119	
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Application No.	Date of Filing	Status
PCT/US01/22,179	07/11/01	pending
09/613,615	07/11/00	pending

Full Name of Inventor 1:	Last Name: NEOFYTIDES	First Name: CHERYL	Middle Name or I	nitial:
Residence & Citizenship:	City: Floral Park	State/Foreign Country: New York	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 319 Tulip Avenue	City: Floral Park	State/Country: Postal Code New York 11001	
Full Name of Inventor 2:	Last Name: BAIG	First Name: AAMER	Middle Name or Initial: Ali	
Residence & Citizenship:	City: Forest Hills	State/Foreign Country: New York	Country of Citizenship: India	
Post Office Address:	Post Office Address: 111 - 32 76th Avenue, Apt. 3J	City: Forest Hills	State/Country: New York	Postal Code: 11375
Full Name of Inventor 3:	Last Name: KARAS	First Name: PETER	Middle Name or Initial: M.	
Residence & Citizenship:	City: Lakewood	State/Foreign Country: Colorado	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 115 Flower Street	City: Lakewood	State/Country: Colorado	Postal Code: 80226

Full Name of Inventor 4:	Last Name: COWELL	First Name: JAMES	Middle Name or Initial:	
Residence & Citizenship:	City: Littleton	State/Foreign Country: Colorado	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 2509 West Long Circle	City: Littleton	State/Country: Postal Code: Colorado 80120	
Full Name of Inventor 5:	Last Name: YODER	First Name: JAMES	Middle Name or Initial: R.	
Residence & Citizenship:	City: Chicago	State/Foreign Country: Illinois	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 1902 West Henderson	City: Chicago	State/Country: Illinois	Postal Code: 60657
Full Name of Inventor 6:	Last Name: GOLUB	First Name: MATT	Middle Name or Initial:	
Residence & Citizenship:	City: Tera Fly	State/Foreign Country: New Jersey	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 276 Highwood Avenue	City: Tera Fly	State/Country: New Jersey	Postal Code: 07670

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature of Inventor 1	Signature of Inventor 2	Signature of Inventor 3
		Peter M. Karas
Cheryl L. Neofytides	Aamer Ali Baig	Peter M. Karas
Date	Date	Date 1//26/01
Signature of Inventor 4	Signature of Inventor 5	Signature of Inventor 6
IF.G.	I D. VI	Mar Cala
James E. Cowell	James R. Yoder	Matt F. Golub
Date	Date	Date







As a below named inventor, I declare that:

inventor (if or matter which specification	nly one name is listed below is claimed and for which	ow) or <i>an</i> original, first and j a patent is sought on the invo- hereto or <u>X</u> was filed on	oint inventor (if plural in ention entitled: AUTOM	ieve I am the original, first and aventors are named below) of the IATED GROUP PAYMENT plication No10/045,633	he subject
amendment re Code of Fede foreign applic	eferred to above. I acknow ral Regulations, Section 1 eation(s) for patent or inve	wledge the duty to disclose in .56. I claim foreign priority	nformation which is mate benefits under Title 35, I wand have also identified	the claims, as amended by any erial to patentability as defined United States Code, Section 11 d below any foreign applicatios claimed.	l in Title 37, 19 of anv
Prior Foreig	n Application(s)				
	Country	Application No.	Date of Filing	Priority Claimed Under 35 USC 119	
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Application No.	Date of Filing	Status
PCT/US01/22,179	07/11/01	pending
09/613,615	07/11/00	pending

Full Name of Inventor 1:	Last Name: NEOFYTIDES	First Name: CHERYL	Middle Name or L.	nitial:
Residence & Citizenship:	City: Floral Park	State/Foreign Country: New York	Country of Citize United States	•
Post Office Address:	Post Office Address: 319 Tulip Avenue	City: Floral Park	State/Country: New York	Postal Code: 11001
Full Name of Inventor 2:	Last Name: BAIG	First Name: AAMER	Middle Name or I	nitial:
Residence & Citizenship:	City: Forest Hills	State/Foreign Country: New York	Country of Citizer India	nship:
Post Office Address:	Post Office Address: 111 - 32 76th Avenue, Apt. 3J	City: Forest Hills	State/Country: New York	Postal Code: 11375
Full Name of Inventor 3:	Last Name: KARAS	First Name: PETER	Middle Name or I	nitial:
Residence & Citizenship:	City: Lakewood	State/Foreign Country: Colorado	Country of Citizer United States	ship:
Post Office Address:	Post Office Address: 115 Flower Street	City: Lakewood	State/Country: Colorado	Postal Code: 80226

Full Name of Inventor 4:	Last Name: COWELL	First Name: JAMES	Middle Name or I	nitial:
Residence & Citizenship:	City: Littleton	State/Foreign Country: Colorado	Country of Citizer United States	nship:
Post Office Address:	Post Office Address: 2509 West Long Circle	City: Littleton	State/Country: Colorado	Postal Code: 80120
Full Name of Inventor 5:	Last Name: YODER	First Name: JAMES	Middle Name or I	nitial:
Residence & Citizenship:	City: Chicago	State/Foreign Country: Illinois	Country of Citizer United States	iship:
Post Office Address:	Post Office Address: 1902 West Henderson	City: Chicago	State/Country: Illinois	Postal Code: 60657
Full Name of Inventor 6:	Last Name: GOLUB	First Name: MATT	Middle Name or li	nitial:
Residence & Citizenship:	City: Tera Fly	State/Foreign Country: New Jersey	Country of Citizen United States	ship:
Post Office Address:	Post Office Address: 276 Highwood Avenue	City: Tera Fly	State/Country: New Jersey	Postal Code: 07670

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Signature of Inventor 1	Signature of Inventor 2	Signature of Inventor 3
Cheryl L. Neofytides Date	Aamer Ali Baig	Peter M. Karas
	Date Signature of Inventor 5	Date
Signature of Inventor 4		Signature of Inventor 6
James E. Cowell	James R. Yoder	Matt F. Golub
Date 11-26-01	Date	Date



COPY OF PAPERS ORIGINALLY FILED

Attorney Docket No.: 020375-000210US

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09/613,615	07/11/00	pending	

Full Name of Inventor 1:	Last Name: NEOFYTIDES	First Name: CHERYL	Middle Name or L.	Initial:
Residence & Citizenship:	City: Floral Park	State/Foreign Country: New York	Country of Citize United States	
Post Office Address:	Post Office Address: 319 Tulip Avenue	City: Floral Park	State/Country: New York	Postal Code: 11001
Full Name of Inventor 2:	Last Name: BAIG	First Name: AAMER	Middle Name or I	initial:
Residence & Citizenship:	City: Forest Hills	State/Foreign Country: New York	Country of Citizer India	nship:
Post Office Address:	Post Office Address: 111 - 32 76th Avenue, Apt. 3J	City: Forest Hills	State/Country: New York	Postal Code: 11375
Full Name of Inventor 3:	Last Name: KARAS	First Name: PETER	Middle Name or I	nitial:
Residence & Citizenship:	City: Lakewood	State/Foreign Country: Colorado	Country of Citizen United States	•
Post Office Address:	Post Office Address: 115 Flower Street	City: Lakewood	State/Country: Colorado	Postal Code: 80226

Full Name of Inventor 4:	Last Name: COWELL	First Name: JAMES	Middle Name or I E.	nitial:
Residence & Citizenship:	City: Littleton	State/Foreign Country: Colorado	Country of Citizer United States	iship:
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Residence & Citizenship:	City: Tera Fly	State/Foreign Country: New Jersey	Country of Citizen United States	ship:
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Signature of Inventor 1	Signature of Inventor 2	Signature of Inventor 3
Cheryl L. Neofytides	Aamer Ali Baig	Peter M. Karas
Date	Date	Date
Signature of Inventor 4	Signature of Inventor 5	Signature of Inventor 6
James E. Cowell	James R. Yoder	Matt F. Golub
Date	Date	Date



COPY OF PAPERS ORIGINALLY FILED

Attorney Docket No.: 020375-000210US

DECLARATION

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inventor (if o matter which specification	nly one name is listed below is claimed and for which a	w) or an original, first and jo patent is sought on the inve- ereto or X was filed on	oint inventor (if plural introduced) in the introduced in the intr	eve I am the original, first and so ventors are named below) of the ATED GROUP PAYMENT the blication No	subject
amendment r Code of Fede foreign applic or inventor's	eferred to above. I acknown and Regulations, Section 1.5 cation(s) for patent or invencertificate having a filing details.	ledge the duty to disclose in 6. I claim foreign priority b	formation which is mate benefits under Title 35, U and have also identified	the claims, as amended by any rial to patentability as defined in Jnited States Code, Section 119 lellow any foreign application for claimed.	of any
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Full Name of	Last Name:	First Name:	Middle Name or Initial:	
Inventor 1:	NEOFYTIDES	CHERYL	L.	
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Post Office Address:	Post Office Address: 319 Tulip Avenue	City: Floral Park	State/Country: New York	Postal Code: 11001
Full Name of Inventor 2:	Last Name: BAIG	First Name: AAMER	Middle Name or Initial: Ali	
Residence & Citizenship:	City: Forest Hills	State/Foreign Country: New York	Country of Citizenship: India	
Post Office Address:	Post Office Address: 111 - 32 76th Avenue, Apt. 3J	City: Forest Hills	State/Country: New York	Postal Code: 11375
Full Name of Inventor 3:	Last Name: KARAS	First Name: PETER	Middle Name or Initial: M.	
Residence & Citizenship:	City: Lakewood	State/Foreign Country: Colorado	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 115 Flower Street	City: Lakewood	State/Country: Colorado	Postal Code: 80226

Full Name of Inventor 4:	Last Name: COWELL	First Name: JAMES	Middle Name or Initial: E.	
Residence & Citizenship:	City: Littleton	State/Foreign Country: Colorado	Country of Citizenship: United States	
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Date	Date	Date
Signature of Inventor 4	Signature of Inventor 5	Signature of Inventor 6
James E. Cowell	James R. Yoder	Matt F. Golub
Date	Date	Date (2-3-0/